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The House and the Merchant.

A hundred years ago to us are olden times. Rude times they seem, too, compared with those in which we live. The schoolmaster, the press, the mechanician had not then done so much for our people. Nevertheless, prudent and pious men walked the world with our great-grand fathers and among them there was one known to his correspondents as Mr. Francis Fairhold, merchant, of Cheapside, in the city of London.

The Fairholds had been notable in Cheapside ever since it was called Westcheap, or the western market. One representative of the family had helped to clear St. Paul's Church of relics and images; another had fitted out a ship at his own expense against the Spanish Armada; and one served as member for his borough in the Long Parliament. Their house had been almost desolated by the plague, and burnt down in the great fire of London; but it rose from its ashes with the rebuilt city, and son had regularly succeeded sire therein until about the year 1753, when George the Second sat on the throne of England. Johnson, Burke and Goldsmith were in the morning of their fame, and Mr. Francis Fairhold was reckoned a substantial member of the honorable company of linen drapers.

Mr. Fairhold remembered the bursting of the South Sea bubble, the great frost, the last Jacobite rebellion, and was, at the period of our story, a discreet middle aged gentleman, plain of speech, friendly of manner, and attired, like the respectable citizens of the day, in ample skirted coat, clubbed hair, and silver buckles. Mr. Fairhold was in high respect among the London drapers of those homely times. They knew his word to be as safe as his bond, his custom to be large, and his credit still more extensive.

A prudent and prosperous man in every sense, was our merchant of Cheapside.—Active but not over anxious for this world, he carried on his business with the steady and quiet industry of those old fashioned days, giving time for recreation as well as work. His evenings were passed in household leisure with a city friend or two, who frequently dropped in to supper. When shop and ware-house were closed, on Saturday afternoons, he walked with his family to see their grand-uncle, the old farmer at Marylebone, then a village in the fields, or paid more ceremonious visits to his knighted cousin Sir Thomas, who kept his coach and lived in the fashionable locality of Red Lion square. Once a year, when business was slack, about the end of summer, Mr. Fairhold made a circuit of his country customers, to collect debts and square accounts generally. He had no son to succeed him in the fashion of his family, nor even a nephew, having been himself an only child; but, thankful for two good daughters, the merchant did not despair of finding a successor, and took on trouble regarding the continuance of his house. The experience of others had taught him that even paternal hopes are not safe from disappointment. He had seen sons turn out neither a comfort nor a credit; and the saddest recollection hanging about his own peaceful premises was that of a young and once promising apprentice, the son of his neighbor, widow Waterton, who had been a gentlewoman, and called madame in her day. Perhaps the boy's mother had spoiled him. Perhaps the love of company (as he thought it) had led his youth into snares: for, in spite of care, admonition, and the good order of Mr. Fairhold's house, poor William had got acquainted first with strolling players, then with more dangerous characters; and at length, detected in an attempt to rob his master, he fled the city, and had not been heard of for years.

Grieved at heart was Mr. Fairhold, and he diligently enquired after his apprentice, in hopes, merciful man as he was, of reclaiming him. No intelligence, however, of the youth could be gained. His mother, a weak, worldly-minded woman, after fretting for some time over the disgrace he had brought on her genteel family, married an ill-doing excise officer, whom she had rejected with high scorn in her youth, and removed with him to one of the northern counties.

The remembrance of poor William Waterton served to make Mr. Fairhold more careful regarding his apprentices. Not that he had ever been remiss on that point. Our merchant was an upright, conscientious man, who felt that business had more duties for him than to get rich. No one under his authority had cause to complain of selfish exaction, or inconsiderate carelessness. His friends and family valued him for a mild and placable temper. His worldly dealings were just, his religion practical and sincere.—Nevertheless, Mr. Francis Fairhold was not free of faults; and among them was a tendency at times to grumble at small and casual annoyances. Our merchant did not exactly lose his temper at every turn; but a spoiled dinner or a room out of order, would vex him more than he cared to tell. Most of us, perhaps, bear great troubles better than little ones in proportion to their weight; but as the latter are by far the most abundant, that Christian philosophy which helps one to keep easy under them has a daily usefulness as well as dignity about it. Surely a traveller to eternity should not be disturbed by every straw in his path; moreover, small evils may contain the seeds of great good, and Francis Fairhold was taught that truth by one of those wonderful works of Providence which prove to the Christian's mind that no instrument is weak in the hand of Omnipotence.

The wild rose had faded in England's fields and hedgerows; the hay was mown in all her meadows from Kent to Northumberland; and the flush of ripeness was growing on her orchard boughs, when Mr. Fairhold, having regulated his books, duly committed his business to Johnstone, the foreman, who had been in his employment some fifteen years, and having taken leave of his family and most intimate neighbors, set forth with a good horse and a well secured valise, with many good wishes, and commissions almost as numerous, on his yearly circuit among his country customers. This and the stage coach or wagon, were the only public modes of travelling in the time of our story; but the latter, besides being a slower method, owing to bad roads and stoppages at every inn, could only be had on the principal lines of traffic, and never approached those small towns and scattered villages where our merchant's customers flourished.

Mr. Fairhold's journey, like his business, was quiet but regular. He was a peaceable man, and had always traveled safely, though there were bold highwaymen in those days, and the police system was far from its present completeness. His customers were mostly steady, methodical men, given to clear accounts and punctual payments.—With many of them Mr. Fairhold was an old acquaintance, joyfully entertained at their houses in memory of similar hospitalities received in their great journeys to London. The landlords of all the respectable inns on his way waited for our merchant's coming year by year, as that of an important guest; and he rode on from one country town to another, through narrow, rutty roads, familiar only with cart and wagon, at a pace varying from fifteen to twenty miles a day, attending to his horse's comfort as well as his own, settling his old accounts, opening new ones, and depositing his receipts in a diminutive stromg box constructed for that purpose in his valise. There may be readers of our tale who have never seen a specimen of that antiquated convenience; but the valise played an important part in the travelling of Fairhold's times. It was a species of leather portmanteau, much about the size and shape of those ponderous folios in which laborious scholars then studied law and divinity, and was fastened to the back of the saddle by straps and buckles too numerous for the patience of our hurrying days. In the valise respectable travellers were accustomed to pack all their requisites, including money; and Mr. Fairhold had seventeen hundred pounds, the entire returns of his country business, besides bills and bonds in the before mentioned strong box, when at the end of a seven weeks' circuit, he arrived at an old and favored inn known as the Golden Lion, and standing on the ancient road between Farnham and Guilford.

The country is now studded with hamlets and farm-houses; but at the time of our tale a wild heath extended for miles along the base of the chalk hills, through which the road, little better than a modern sheep-path, wound with many a curve and angle. At one of these turns stood the Golden Lion, one of the oldest hotels in the county of Surry. Travellers had resorted to that house before the civil war. Its quaint chimney, low windows and wide porch were wreathed with ivy; but its thick walls of timber, hewn from the famous oaks of Sussex, its roofs deeply thatched with reeds and oaten straw, were still proof against time and weather. The sanded space in front still contained the horse block and the draw-well. Sounds of pigeons and poultry came from the yard behind, cattle browsed and corn rustled in fields scarcely separated from the surrounding heath, and, half inn, half farm house, the old hostel greeted all wayfarers with the creak of its swinging sign, on which the forest king was represented in rather indefinite gilding.

For twenty years Mr. Fairhold had rested there on his homeward way; but as he now approached the house, late in a close, cloudy afternoon, with great drops of heavy rain, announcing a wet evening, he could not help observing that something of neglect and carelessness had grown about the Golden Lion. Its eves were less trim, its porch less carefully swept and scoured; and in the best kitchen, which had always served for tap-room and parlor, things were by no means in the order he had seen them. The pewter on the shelves was dim; the once white walls were dingy; there was a smouldering fire on the wide hearth, and by it three slovenly, ill-looking men sat, each with a pipe and tankard. The landlord himself dozed in his elbow chair in the chimney corner, and no ostler was to be seen. Mr. Fairhold made these discoveries before his arrival was perceived. He had thrown his bridle over the staple in the porch, and stepped quietly in, to the great surprise of the three, who saluted him with keen, suspicious looks; and still more to the astonishment of the host, who woke up at the sound of his entrance.

Changes had come over the old house since last he saw it. Mrs. Hobbes, the honest active landlady, had been summoned from her domestic cares to the house appointed for all living. Mr. Hobbes had married the maid, and latterly taken strongly to old October, of which, like many a country innkeeper in his day, he was a notable brewer. Things in consequence were not as they had been at the Golden Lion; but Hobbes welcomed Mr. Fairhold with all the noise and bustle he deemed requisite for such an old and distinguished customer, shouted for the ostler and stable boy to look after his horse, summoned Mrs. Hobbes the second to provide for his entertainment, and, with muttered apologies for the company in his best kitchen, marshalled him and his valise into the parlor. That room of pride, for such it had been to the former hostess, contained the chief treasures of the Golden Lion. There was the glazed cupboard filled with china, the eight-day clock, and the best bed hung with dimity. Mr. Fairhold thought the round table and oaken floor had lost the dark polish they used to exhibit; but the rain was very heavy without, the evening was dark and chill, and he sat by the blaze of a bright wood-fire discussing a substantial supper after his long ride, and hearing, through the wooden partition which divided kitchen and parlor, the ostler expatiate on the weight and chink of his own valise to a number of inferior travellers whom the rain and Hobbes's strong ale had assembled.

The merchant did not much mind that, though he remembered three ill-looking men, one shading his face with his hands while glancing at him, and wished the ostler had not guessed so correctly concerning his strong box. More solemn thoughts came as he looked around that old frequented room.—It spoke to him of life and its uncertainties. The very busy, good-humored landlady, whom he had known for twenty years, was gone; and the furniture by which she had set such store, and which she took such pleasure in scouring, all were there, up to the silver tankard and the plated candlestick which flanked the Duke of Marlborough's picture on the chimney-piece; a coarse print in a clumsy frame it was, and Fairhold had seen it many a year, but never without thinking of an early friend. John Churchill Phillips (as his father had named him, because the boy was born when the great duke's fame had the flush of Blenheim fresh upon it) was the son of a London draper, not wise enough to see the woeful waste of such victories, but sufficiently prudent and successful to leave him a flourishing business. He and Francis Fairhold were school-fellows, and grew up friends. Their inheritance was of equal value. They married the same year—Phillips named his eldest son after Fairhold, and stood godfather to his eldest daughter—but Phillips was in haste to be rich. There were games of speculation played in his time, and he joined one of them, called the Morocco Company, which promised great things, by shipping linens to the Moors. Phillips thought it would make his fortune; but losses by the Algerine pirates, and defalcations at home, broke the company, and his affairs were ruined. It must be acknowledged that insolvency was a more rare and serious occurrence 100 years ago than it has since become in the mercantile world. Phillips was proud as well as weak; he could not bear the observation and exposure, and, leaving all in the hands of his creditors, fled, with his wife and child, it was believed to Ireland. Our merchant's recollections of him were interrupted by the entrance of Hobbes, the landlord, who came, in recognition of his guest's quality, to tell and inquire after the news, leaving the door ajar, as custom directed, for the gratification of his kitchen company.

"Call me at seven," said Mr. Fairhold, after informing his host that the Earl of Bute was still prime minister, and the Hanoverian succession likely to be secure—in return for which he heard of a foal with five legs and a bewitched dairy. "Seven will give time to reach Guilford before dinner; and I am so tired that a long sleep will be useful."

Hobbes retired, promising punctuality; and, having committed himself and his concerns to the care of Him who neither sleeps nor slumbers, Francis Fairhold was soon dreaming of his own good household and friends in London. The man slept soundly, for he had good health and a clear conscience; but as the din of the pigeons, cocks, and guinea-fowl rose round the solitary inn at the summer sun-rise, Mr. Fairhold was disturbed by something running across his face. It was a mouse. He saw it dart away among the white dimity, and thoroughly disgusted, our order-loving merchant started up. Things were not as they ought to be at the Golden Lion! that was manifest; and he never would call there again. With these reflections he arose and dressed himself. It was hours before the appointed time, but the household were all astir. People rose early in the country then; the bacon, eggs and strong ale, which formed a well-to-do merchant's breakfast, were, therefore, prepared without delay. The morning sun was shining on heath and hill, and though the road was miry with the last night's rain, Mr. Fairhold felt nowise inclined to stay. The kitchen company had departed over night;